

**OMEGA CAPITAL CORP.**

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3559198	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$136	\$152	11.8%		
Loans	\$63	\$85	35.4%		
Construction & development	\$8	\$7	-18.0%		
Closed-end 1-4 family residential	\$24	\$39	58.9%		
Home equity	\$2	\$2	47.0%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-58.6%		
Commercial & Industrial	\$6	\$9	50.0%		
Commercial real estate	\$20	\$20	-1.4%		
Unused commitments	\$3	\$19	463.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$40	-15.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$12	49.2%		
Cash & balances due	\$3	\$5	42.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$122	\$136	11.4%		
Deposits	\$105	\$117	11.7%		
Total other borrowings	\$17	\$19	9.2%		
FHLB advances	\$17	\$19	9.2%		
Equity					
Equity capital at quarter end	\$13	\$15	15.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.9%	--		
Tier 1 risk based capital ratio	16.9%	16.2%	--		
Total risk based capital ratio	16.9%	17.4%	--		
Return on equity <sup>1</sup>	0.0%	-5.6%	--		
Return on assets <sup>1</sup>	0.0%	-0.6%	--		
Net interest margin <sup>1</sup>	0.0%	5.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	0.0%	47.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	2188.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	43.3%	6.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.1%	3.7%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.2%	3.3%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	7.4%	2.6%	0.0%	0.1%	--